

Exhibit M

KDC CONSULTING LLC

Stockbridge, GA

1. Summarize the services offered by your company, including but not limited to: BSA/AML transactional analysis, auditing, etc.

My company services includes investigative expertise to financial institutions under regulatory review for compliance and/or policy deficiencies pertaining to Alert Clearance, Transaction Monitoring, Suspicious Activity, Quality Control (QC), Know Your Customer (KYC), Customer Due Diligence (CDD), Enhanced Due Diligence (EDD) and Office of Foreign Asset Control (OFAC) Sanctions. Performs QC reviews of investigations surrounding suspicious and non-suspicious activity. Uses a broad range of regulatory and intelligence resources such as the USA Patriot Act, the Financial Crimes Enforcement Network (FinCen), OFAC, Federal Financial Institutions Examination Council (FFIEC), the Code of Federal Regulations (CFR), Office of the Comptroller of Currency (OCC), Regulatory Data Corporation (RDC), World Check, Lexis Nexis World Compliance, CLEAR and the Internet.

2. Provide a profile of your organization's operational structure that would be dedicated to supporting the work for PGX. Please also note the average number of years of experience required for the various positions.

My company is comprised of one employee, myself. I have 40+ years of combined municipal law enforcement, corporate security and Bank Secrecy Act/Anti-Money Laundering (BSA/AML) investigation experience.

3. List any alliances, organizations or associations with which your company maintains an affiliation.
I am a life member of the Association of Retired Polices Officers (AORP) and also and affiliate member the Association of Certified Fraud Examiners.

4. Describe the procedures you follow when engaging in lookback projects.
In accordance with federal, state and client regulations and guidelines, performs transaction monitoring of designated accounts/transactions, conducts KYC reviews and open source research, customer due diligence, reviews of OFAC regulations and sanctions as it pertains to entities and individuals under review lookback review, prepares detailed investigation reports, some of which may be escalated for further review, performs additional duties as required and provides client with accurate and timely documents and reports.

5. Please provide a professional writing sample displaying your clarity of thought, and use of grammar, punctuation and spelling.
See attached sanitized case sample

6. Provide the rate for which you expect to be compensated for this work.
\$90.00-\$110.00

7. References:

Toni Weirauch (Retired IRS Special Agent)

Project Manager

GRC Solutions/PGX LLC

Mobile: [REDACTED]

Christopher Sigerson (Retired IRS Special Agent)

VP Operations & AML Service Delivery

AML Professional Services Advisory International, LLC

A.P.S.A. International

Mobile: [REDACTED]